This instrument prepared by LCH. Phone: (919) 309-3800

NATIONAL BANK OF COMMERCE P.O. Box 30063 Durbam, NC 27702

Loan No: UNKNOWN Payoff Date: 12/19/02

TRUST DEED RELEASE

WHEREAS, By the hereinafter described <u>trust deed</u>, heretofore recorded in the Register's Office of DESOTO County, MISSISSIPPI, real property was conveyed by the hereinafter named <u>grantor(s)</u>, to R. GRATTAN BROWN, JR., AND CHARLES A. NEALE as Trustees, for the purpose of securing the payment and indebtedness evidenced by notes fully described in such trust deed; and

WHEREAS, All of the notes described in and secured by said <u>trust deed</u> have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said <u>trust deed</u>; and

WHEREAS. Said trust deed is briefly described as follows, to-wit:

GRANTOR(S): CHARLES WATKINS AND CAROLYN WATKINS, AS JOINT DEBTORS

DATÉ OF INSTRUMENT: OCTOBER 30, 1997 RECORDED BOOK/INSTRUMENT NO: BK # 950

RECORDED PAGE: #119

DESCRIPTION OF PROPERTY: Property as described therein DESOTO County, MISSISSIPPI:

NOW, THEREFORE, in consideration of the premises the undersigned National Bank of Commerce as legal owner and holder of the notes secured by said trust deed, acknowledges full payment and satisfaction thereof, and hereby releases and discharges the lien of said trust deed, and to this end and to the real estate described in said trust deed, to which reference is made for a particular description of said property.

The undersigned, National Bank of Commerce, covenants with the said grantor(s) that he/she/they is/are the legal owner(s) and holder(s) of the notes described in and secured by said trust deed, and that he/she/they has/have the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF the said National Bank of Commerce has hereunto set its hand (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) this 19TH day of DECEMBER, 2002.

National Bank of Commerce

COLLEEN S. UTLEY, ASSISTANT TREASURER

National Bank of Commerce

STATE OF NORTH CAROLINA COUNTY OF WAKE

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared COLLEEN S. UTLEY, ASSISTANT TREASURER with whom I am personally acquainted, and who, upon oath, acknowledged himself/herself to be the Bank Officer of the National Bank of Commerce the within named bargain or, a corporation, and that he/she as such Bank Officer being authorized to do so, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself/herself as Bank Officer.

WITNESS my hand and official seal, this the 19TH day of DECEMBER, 2002.

commission expires: JULY 7, 2007

* Do not write below this line - FOR REGISTER'S USE ONLY

STATE MS -DESOTO OO.

JAN 6 2 14 PM '03

BK LEST POR SER.